

Individual fiscal responsibilities during times of hardship.

Here are some ideas to help deal with the burden of this current round of furloughs and fiscal uncertainty. This list is not all inclusive but hopefully will help get you headed in the right direction during these tough times. Please take the time to think through all of your fiscal responsibilities and do your best to keep good communications with your creditors. In most cases institutions are willing to help out. To keep this going be sure to pay back your debts as soon as possible to ensure institutions will be willing to help out during future rounds of fiscal uncertainty.

1. Banks

First on the list is to contact your bank; ask if they have a loan program based on your direct deposit history. With this you will be able to pay your debts as usual and pay the bank back when your income returns. This is a temporary fix that will help with most issues. If your bank does not offer this type of assistance than contact your individual providers. Some considerations are listed below. Please remain professional and keep in mind that these providers did not cause the financial situation we are in and are not obligated to help if their they do not find it necessary.

2. Mortgage lenders/Land Lords

Contact your mortgage lender or land lord and ask about deferred or alternate payment options

3. Utilities

Contact your utilities customer service and ask about deferred or alternate payment options

- NV Energy www.nvenergy.com 775-834-4444 in the north, (702) 402-5555 in the south
- Waste Management www.wm.com

4. Phones and Internet

Contact your Home phone, Cell phone and internet providers and ask about deferred or alternate payment options.

5. WIC <http://health.nv.gov/wic.htm> WIC hotline 1-800-8-NEV-WIC

To be eligible to participate in the WIC Program, one must:

- Reside in Nevada
- Be a pregnant or recently pregnant woman, infant or child up to age 5
- Have a moderately low income (Based off last 30 days)
- Be determined to have a nutritional risk (Determined at a WIC clinic, 43 in the state)

6. Credit Cards

Contact your credit card company and ask about deferred or alternate payment options.

7. VFW www.vfwnevada.org

The VFW has many programs, spanning a wide range of service activities